

IN THE CLAIMS

Please amend the claims as follows:

1           1. (currently amended) A computer system for verifying a commercial transaction  
2   between a user with account information and a merchant, said computer system comprising:  
3       a processing unit for processing data and code; and  
4       memory for storing said data and said code, said data and said code comprising  
5           a merchant communications module operative to facilitate a connection with said  
6           merchant for receiving a transaction approval request, said transaction approval  
7           request including information to identify an account-holder associated with said  
8           account information,  
9       a pre-verification condition associated with said account-holder, said pre-verification  
10      condition defining a pre-verified circumstance when account-holder verification  
11      of said transaction approval request is not needed if said transaction approval  
12      request satisfies said pre-verification condition, ~~said account-holder verification~~  
13      ~~including contacting said account-holder,~~  
14      an account-holder communications module operative to facilitate a separate  
15      connection with said account-holder for said account-holder  
16      to verify said transaction approval request, and  
17      to set said pre-verification condition, so that said account-holder can specify  
18      the circumstances when account-holder verification is not needed,  
19      an authorization module responsive to said transaction approval request and operative  
20      to compare said transaction approval request with said pre-verification condition  
21      ~~before contacting said account-holder to perform account-holder verification~~  
22      ~~of said transaction approval request,~~  
23      to verify said transaction approval request without ~~attempting to contact said~~  
24      ~~account-holder to perform account-holder~~ obtaining verification from said  
25      account-holder if said pre-verification condition is satisfied,  
26      to verify said transaction approval request with said account-holder ~~by contacting~~  
27      ~~said account-holder~~ via said account-holder communications module if said  
28      pre-verification condition is not satisfied, and

29 to issue an approval to said merchant only if said transaction approval request is  
30 ~~verified, and verified; and wherein~~  
31 ~~an account holder communication module operative to enable the account holder to~~  
32 ~~set said pre-verification condition, so that said account holder can specify the~~  
33 ~~circumstances when account holder verification is not needed~~  
34 said authorization module includes an interactive verification module operative to  
35 wait for said account-holder to initiate said connection with said account-holder  
36 communication module, any prior notification to said account-holder regarding  
37 said transaction approval request being disabled.

1 2. (currently amended) A computer system according to Claim 1, further comprising:  
2 a plurality of pre-verification conditions; and  
3 said authorization module is operative to verify said transaction approval request  
4 ~~without attempting to contact said account holder~~ if at least one of said plurality  
5 of pre-verification conditions is satisfied.

1 3. (currently amended) A computer system according to Claim 1, further comprising:  
2 a plurality of pre-verification conditions; and  
3 said authorization module is operative to verify said transaction approval request  
4 ~~without attempting to contact said account holder~~ only if all of said plurality of  
5 pre-verification conditions are satisfied.

1 4. (canceled)

1           5. (previously presented) A computer system according to Claim 1, wherein said  
2 account-holder communications module is operative to:  
3           receive a connection request from said account-holder;  
4           establish a connection with said account-holder;  
5           authenticate said account-holder;  
6           present said pre-verification condition to said account-holder; and  
7           receive modification instructions for said pre-verification condition from said account  
8           holder.

1           6. (previously presented) A computer system according to Claim 5, wherein, prior to  
2 receiving said modification instructions from said account-holder, said pre-verification condition  
3 is not satisfied.

1           7. (previously presented) A computer system according to Claim 1, wherein said pre-  
2 verification condition includes at least one merchant identifier.

1           8. (currently amended) A computer system according to Claim 7, wherein said  
2 authorization module, responsive to receipt of said transaction approval request, is operative to:  
3           compare said merchant transmitting said transaction approval request with each of  
4           said merchant identifiers; and  
5           verify said transaction approval request ~~without attempting to contact said account-~~  
6           ~~holder~~ if said merchant sending said transaction approval request is identified by  
7           one of said merchant identifiers.

1           9. (previously presented) A computer system according to Claim 1, wherein said pre-  
2 verification condition includes a pre-verified purchase price.

1           10. (currently amended) A computer system according to Claim 9, wherein said  
2 authorization module, responsive to receipt of said transaction approval request is operative to:  
3           compare a purchase price contained within said transaction approval request with said  
4           pre-verified purchase price; and  
5           verify said transaction approval request ~~without attempting to contact said account-~~  
6           ~~holder~~ if said purchase price contained within said transaction approval request is  
7           less than said pre-verified purchase price.

1           11. (previously presented) A computer system according to Claim 1, wherein said pre-  
2 verification condition includes a begin date and an end date.

1           12. (currently amended) A computer system according to Claim 11, wherein said  
2 authorization module, responsive to receipt of said transaction approval request, is operative to:  
3           compare a purchase date contained within said transaction approval request with said  
4           begin date and said end date; and  
5           verify said transaction approval request ~~without attempting to contact said account-~~  
6           ~~holder~~ if said purchase date falls between said begin date and said end date.

1           13. (currently amended) In a computer system, a method for verifying a commercial  
2 transaction between a user with account information and a merchant, said method comprising:  
3           storing a pre-verification condition for an account-holder associated with said account  
4           information, said pre-verification condition defining a pre-verified circumstance  
5           when account-holder verification of a transaction approval request is not needed if  
6           said transaction approval request satisfies said pre-verification condition;~~said~~  
7           ~~account holder verification including contacting said account holder;~~  
8           receiving said transaction approval request from said merchant, said transaction  
9           approval request including information to identify said account-holder;  
10          comparing said transaction approval request to said pre-verification condition ~~before~~  
11          ~~attempting to contact said account holder to perform account holder verification~~  
12          ~~of said transaction approval request;~~  
13          verifying said transaction approval request without ~~attempting to contact said~~  
14          ~~account holder to perform~~ obtaining account-holder verification if said pre-  
15          verification condition is met;  
16          verifying said transaction approval request with said account-holder ~~by contacting~~  
17          ~~said account holder~~ if said pre-verification condition is not met, said verification  
18          with said account-holder including disabling any notification to said account-  
19          holder and waiting for said account-holder to initiate communication with said  
20          computer system; and  
21          issuing an approval to said merchant only if said transaction approval request is  
22          verified.

1           14. (currently amended) A method according to Claim 13, wherein:  
2           said step of storing said pre-verification condition includes storing a plurality of pre-  
3           verification conditions; and  
4           said step of verifying said transaction approval request without ~~attempting to contact~~  
5           ~~said account holder~~ obtaining account-holder verification includes verifying said  
6           transaction approval request if at least one of said plurality of pre-verification  
7           conditions is satisfied.

1 15. (currently amended) A method according to Claim 13, wherein:

2 said step of storing said pre-verification condition includes storing a plurality of pre-  
3 verification conditions; and

4 said step of verifying said transaction approval request without ~~attempting to contact~~  
5 ~~said account-holder~~ obtaining account-holder verification includes verifying said  
6 transaction approval request only if all of said plurality of pre-verification  
7 conditions are satisfied.

1 16. (previously presented) A method according to Claim 13, wherein said  
2 pre-verification condition is determined by said account-holder.

1 17. (previously presented) A method according to Claim 13, further comprising:  
2 establishing a connection with said account-holder;  
3 authenticating said account-holder; and  
4 allowing said account-holder to modify said pre-verification condition associated  
5 with said account-holder.

1 18. (previously presented) A method according to Claim 17, wherein said pre-  
2 verification condition is not satisfied prior to modification by said account-holder.

1 19. (previously presented) A method according to Claim 13, wherein said pre-  
2 verification condition includes at least one merchant identifier.

1 20. (currently amended) A method according to Claim 19, wherein:  
2 said pre-verification condition includes a plurality of merchant identifiers; and  
3 said transaction approval request is verified without ~~attempting to contact said~~  
4 ~~account-holder~~ obtaining account-holder verification if said merchant is identified  
5 by one of said plurality of merchant identifiers.

1 21. (previously presented) A method according to Claim 13, wherein said pre-  
2 verification condition includes a pre-verified purchase price.

22. (currently amended) A method according to Claim 21, wherein said transaction approval request is verified without ~~attempting to contact said account holder~~ obtaining account-holder verification if a purchase price identified in said transaction approval request is less than said pre-verified purchase.

23. (previously presented) A method according to Claim 13, wherein said pre-verification condition includes at least one pre-verification date.

24. (currently amended) A method according to Claim 23, wherein:  
said pre-verification condition includes at least one pair of pre-verification dates; and  
said transaction approval request is verified without ~~attempting to contact said account holder~~ obtaining account-holder verification if a transaction date included in said transaction approval request falls between said pre-verification dates.

25. (currently amended) A non-transitory computer-readable storage medium having code embodied therein for causing an electronic device to ~~perform a method for verifying a commercial transaction between a user with account information and a merchant, said method comprising the steps of:~~  
storing store a pre-verification condition for an account-holder associated with [[said]] account information, said pre-verification condition defining a pre-verified circumstance when account-holder verification of a transaction approval request associated with a commercial transaction between a user with said account information and a merchant is not needed if said transaction approval request satisfies said pre-verification condition, ~~said account holder verification including contacting said account holder;~~  
receiving receive said transaction approval request from said merchant, said transaction approval request including information to identify said account-holder;

15 ~~comparing~~ compare said transaction approval request to said pre-verification  
16 condition ~~before attempting to contact said account holder to perform account-~~  
17 ~~holder verification of said transaction approval request;~~  
18 ~~verifying~~ verify said transaction approval request without ~~attempting to contact said~~  
19 ~~account holder to perform~~ obtaining account-holder verification if said pre-  
20 verification condition is met;  
21 ~~verifying~~ verify said transaction approval request with said account-holder by  
22 ~~contacting said account holder~~ if said pre-verification condition is not  
23 met, including disabling any notification to said account-holder and waiting for  
24 said account-holder to initiate communication with said computer system; and  
25 issuing issue an approval to said merchant only if said transaction approval request is  
26 verified.

1 26. (currently amended) A non-transitory computer-readable storage medium according  
2 to Claim 25, wherein said code is operative to cause said electronic device to:  
3 ~~said step of storing said pre-verification condition includes storing~~ store a plurality of  
4 pre-verification conditions; and  
5 ~~said step of verifying said transaction approval request without attempting to contact~~  
6 ~~said account holder includes verifying~~ verify said transaction approval request  
7 without obtaining account-holder verification if at least one of said plurality of  
8 pre-verification conditions is satisfied.

1 27. (currently amended) A non-transitory computer-readable storage medium according  
2 to Claim 25, wherein said code is operative to cause said electronic device to:  
3 ~~said step of storing said pre-verification condition includes storing~~ store a plurality of  
4 pre-verification conditions; and  
5 ~~said step of verifying said transaction approval request without attempting to contact~~  
6 ~~said account holder includes verifying~~ verify said transaction approval request  
7 without obtaining account-holder verification only if all of said plurality of pre-  
8 verification conditions are satisfied.



28. (previously presented) A non-transitory computer-readable storage medium according to Claim 25, wherein said pre-verification condition is determined by said account-holder.

29. (currently amended) A non-transitory computer-readable storage medium according to Claim 25, wherein ~~said method further comprises the steps of~~ said code is further operative to cause said electronic device to:

~~establishing~~ establish a connection with said account-holder;  
~~authenticating~~ authenticate said account-holder; and  
~~allowing~~ allow said account-holder to modify said pre-verification condition associated with said account-holder.

30. (previously presented) A non-transitory computer-readable storage medium according to Claim 29, wherein said pre-verification condition is not satisfied prior to modification by said account-holder.

31. (previously presented) A non-transitory computer-readable storage medium according to Claim 25, wherein said pre-verification condition includes at least one merchant identifier.

32. (currently amended) A non-transitory computer-readable storage medium according to Claim 31, wherein:  
said pre-verification condition includes a plurality of merchant identifiers; and  
~~said transaction approval request is verified without attempting to contact said account holder~~ said code is operative to cause said electronic device to verify said transaction approval request without obtaining account-holder verification if said merchant is identified by one of said plurality of merchant identifiers.

33. (previously presented) A non-transitory computer-readable storage medium according to Claim 25, wherein said pre-verification condition includes a pre-verified purchase price.

1           34. (currently amended) A non-transitory computer-readable storage medium according  
2 to Claim 33, wherein ~~said transaction approval request is verified without attempting to contact~~  
3 ~~said account-holder~~ said code is operative to cause said electronic device to verify said  
4 transaction approval request without obtaining account-holder verification if a purchase price  
5 identified in said transaction approval request is less than said pre-verified purchase.

1           35. (previously presented) A non-transitory computer-readable storage medium  
2 according to Claim 25, wherein said pre-verification condition includes at least one pre-  
3 verification date.

1           36. (currently amended) A non-transitory computer-readable storage medium according  
2 to ~~Claim 25~~ Claim 35, wherein:  
3           said pre-verification condition includes at least one pair of pre-verification dates; and  
4 ~~said transaction approval request is verified without attempting to contact said~~  
5 ~~account-holder~~ said code is operative to cause said electronic device to verify said  
6 transaction approval request without obtaining account-holder verification if a  
7 transaction date included in said transaction approval request falls between said  
8 pre-verification dates.

1           37. (new) In a computer system, a method for verifying commercial transactions  
2 between a user with account information and a merchant, said method comprising:  
3           storing a pre-verification condition for an account-holder associated with said account  
4           information, said pre-verification condition defining a pre-verified circumstance  
5           when account-holder verification of a transaction approval request is not needed if  
6           said transaction approval request satisfies said pre-verification condition;  
7           receiving instructions from said account-holder to selectively enable a previously-  
8           disabled verification function;  
9           receiving said transaction approval request from said merchant, said transaction  
10          approval request including information to identify said account-holder;  
11          comparing said transaction approval request to said pre-verification condition;

12 verifying said transaction approval request without obtaining account-holder  
13 verification if said pre-verification condition is met;  
14 verifying said transaction approval request with said account-holder if said pre-  
15 verification condition is not met;  
16 issuing an approval to said merchant only if said transaction approval request is  
17 verified or if said verification function has been selectively disabled;  
18 receiving instructions from said account-holder to selectively disable said previously-  
19 enabled verification function;  
20 receiving a subsequent transaction approval request from another merchant; and  
21 issuing an approval to said another merchant without verifying said subsequent  
22 transaction approval request responsive to said selectively-disabled verification  
23 function.

1 38. (new) A method according to Claim 37, wherein:

2 said step of storing said pre-verification condition includes storing a plurality of pre-  
3 verification conditions; and  
4 said step of verifying said transaction approval request without obtaining account-  
5 holder verification includes verifying said transaction approval request if at least  
6 one of said plurality of pre-verification conditions is satisfied.

1 39. (new) A method according to Claim 37, wherein:

2 said step of storing said pre-verification condition includes storing a plurality of pre-  
3 verification conditions; and  
4 said step of verifying said transaction approval request without obtaining account-  
5 holder verification includes verifying said transaction approval request only if all  
6 of said plurality of pre-verification conditions are satisfied.

1 40. (new) A method according to Claim 37, wherein said pre-verification condition is  
2 determined by said account-holder.

1           41. (new) A method according to Claim 37, further comprising:  
2           establishing a connection with said account-holder;  
3           authenticating said account-holder; and  
4           allowing said account-holder to modify said pre-verification condition associated  
5           with said account-holder.

1           42. (new) A method according to Claim 41, wherein said pre-verification condition is not  
2           satisfied prior to modification by said account-holder.

1           43. (new) A method according to Claim 37, wherein said pre-verification condition  
2           includes at least one merchant identifier.

1           44. (new) A method according to Claim 43, wherein:  
2           said pre-verification condition includes a plurality of merchant identifiers; and  
3           said transaction approval request is verified without obtaining account-holder  
4           verification if said merchant is identified by one of said plurality of merchant  
5           identifiers.

1           45. (new) A method according to Claim 37, wherein said pre-verification condition  
2           includes a pre-verified purchase price.

1           46. (new) A method according to Claim 45, wherein said transaction approval request is  
2           verified without obtaining account-holder verification if a purchase price identified in said  
3           transaction approval request is less than said pre-verified purchase.

1           47. (new) A method according to Claim 37, wherein said pre-verification condition  
2           includes at least one pre-verification date.

1       48. (new) A method according to Claim 47, wherein:  
2           said pre-verification condition includes at least one pair of pre-verification dates; and  
3           said transaction approval request is verified without obtaining account-holder  
4           verification if a transaction date included in said transaction approval request falls  
5           between said pre-verification dates.